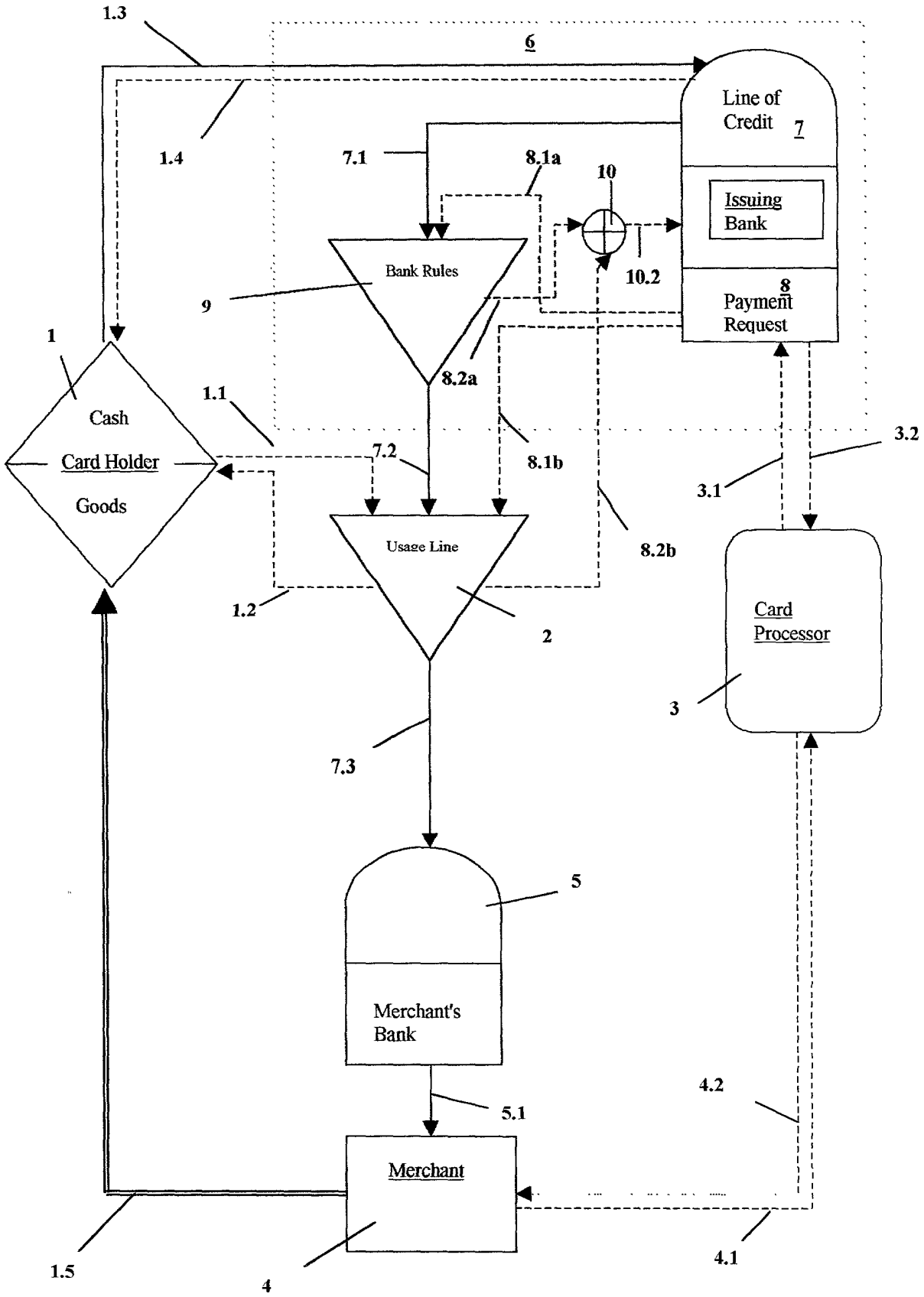
1.3
6
Line of Credit 7
1.4
7.1
8.1a
10
Issuing Bank
Bank Rules
10.2
9
8
Payment Request
1
8.2a
1.1
Cash
Card Holder
Goods
7.2
8.1b
3.2
3.1
Usage Line
8.2b
Card Processor
1.2
2
3
7.3
5
Merchant's Bank
4.2
5.1
Merchant
1.5
4
4.1

FIG. 1

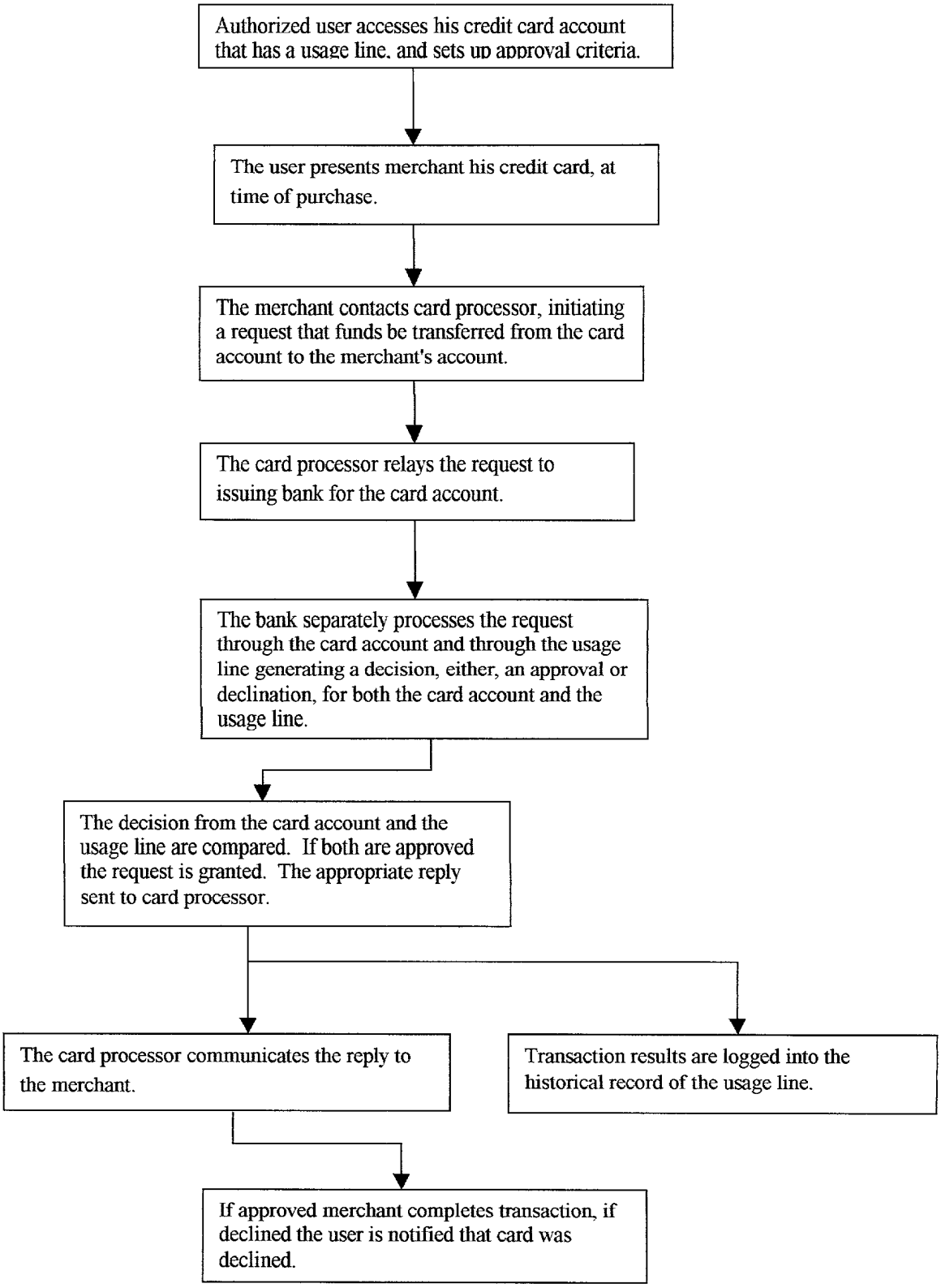
Authorized user accesses his credit card account that has a usage line, and sets up approval criteria.
The user presents merchant his credit card, at time of purchase.
The merchant contacts card processor, initiating a request that funds be transferred from the card account to the merchant's account.
The card processor relays the request to issuing bank for the card account.
The bank separately processes the request through the card account and through the usage line generating a decision, either, an approval or declination, for both the card account and the usage line.
The decision from the card account and the usage line are compared. If both are approved the request is granted. The appropriate reply sent to card processor.
The card processor communicates the reply to the merchant.
Transaction results are logged into the historical record of the usage line.
If approved merchant completes transaction, if declined the user is notified that card was declined.

Fig. 2

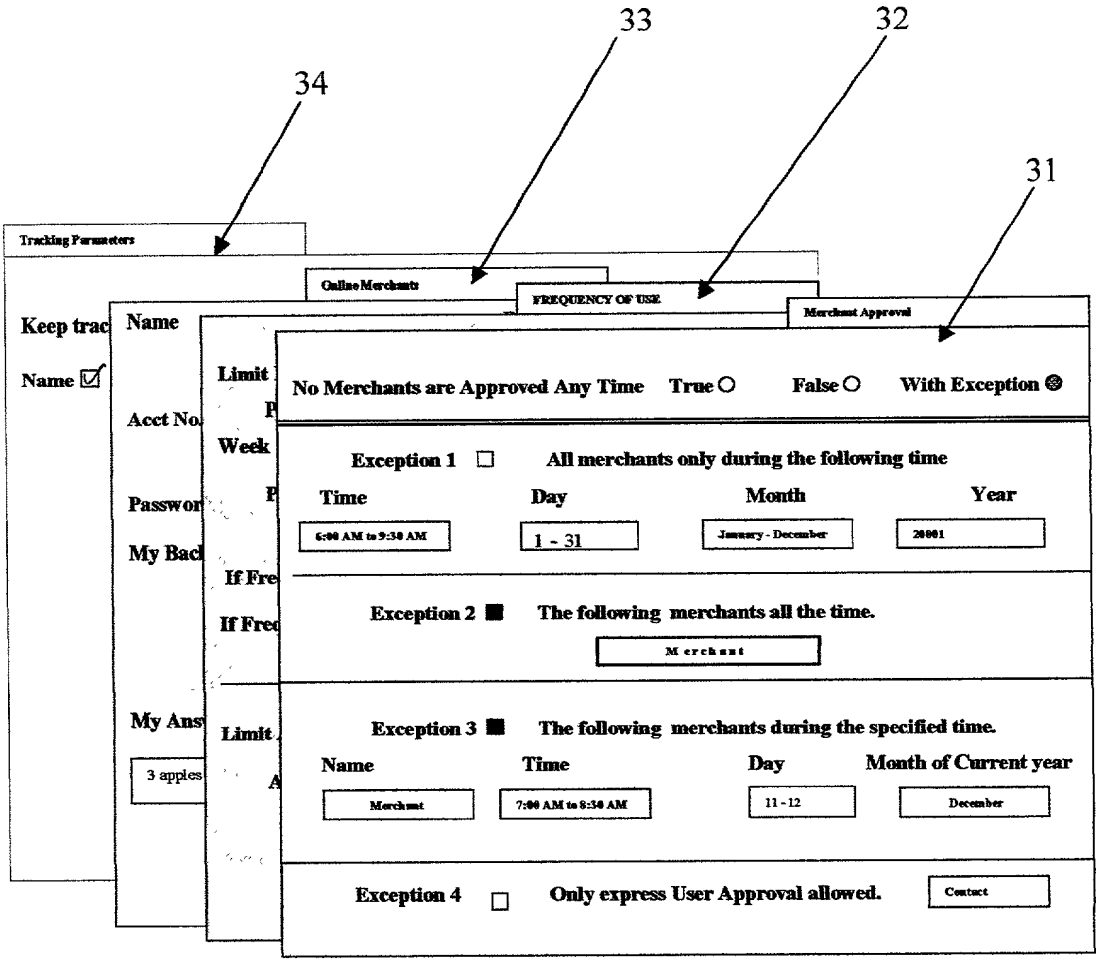
34
33
32
31
Tracking Parameters
Online Merchants
FREQUENCY OF USE
Merchant Approval
Keep trac
Name
Name
Acct No.
Passwor
My Bacl
My Ans
3 apples
Limit
Week
If Fre
If Freq
Limit
No Merchants are Approved Any Time
True
False
With Exception
Exception 1
All merchants only during the following time
Time
Day
Month
Year
6:00 AM to 9:30 AM
1 - 31
January - December
2001
Exception 2
The following merchants all the time.
Merchant
Exception 3
The following merchants during the specified time.
Name
Time
Day
Month of Current year
Merchant
7:00 AM to 8:30 AM
11 - 12
December
Exception 4
Only express User Approval allowed.
Contact

FIG. 3a

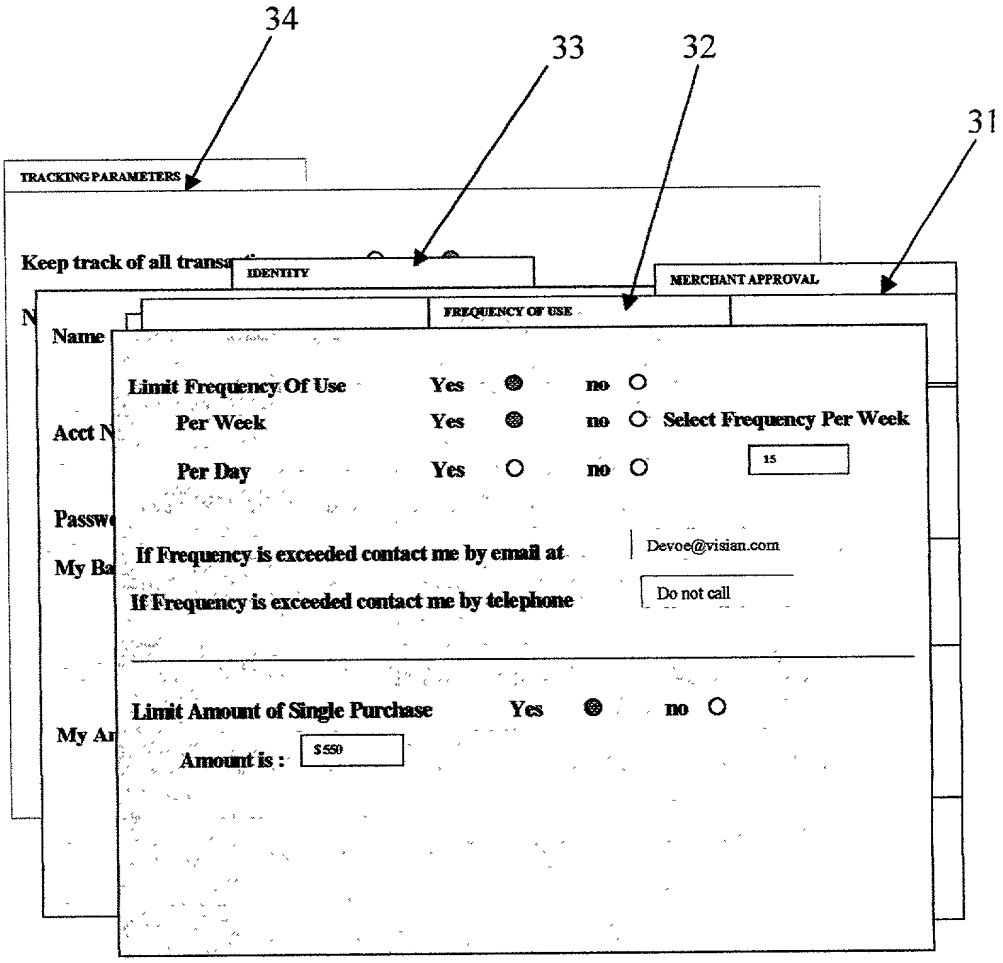
34
33
32
31
TRACKING PARAMETERS
IDENTITY
FREQUENCY OF USE
MERCHANT APPROVAL
Keep track of all transa
Name
Acct N
Passwe
My Ba
My Ar
Limit Frequency Of Use Yes no
Per Week Yes no Select Frequency Per Week
Per Day Yes no
15
If Frequency is exceeded contact me by email at
Devoe@visian.com
If Frequency is exceeded contact me by telephone
Do not call
Limit Amount of Single Purchase Yes no
Amount is :
$550

FIG. 3b

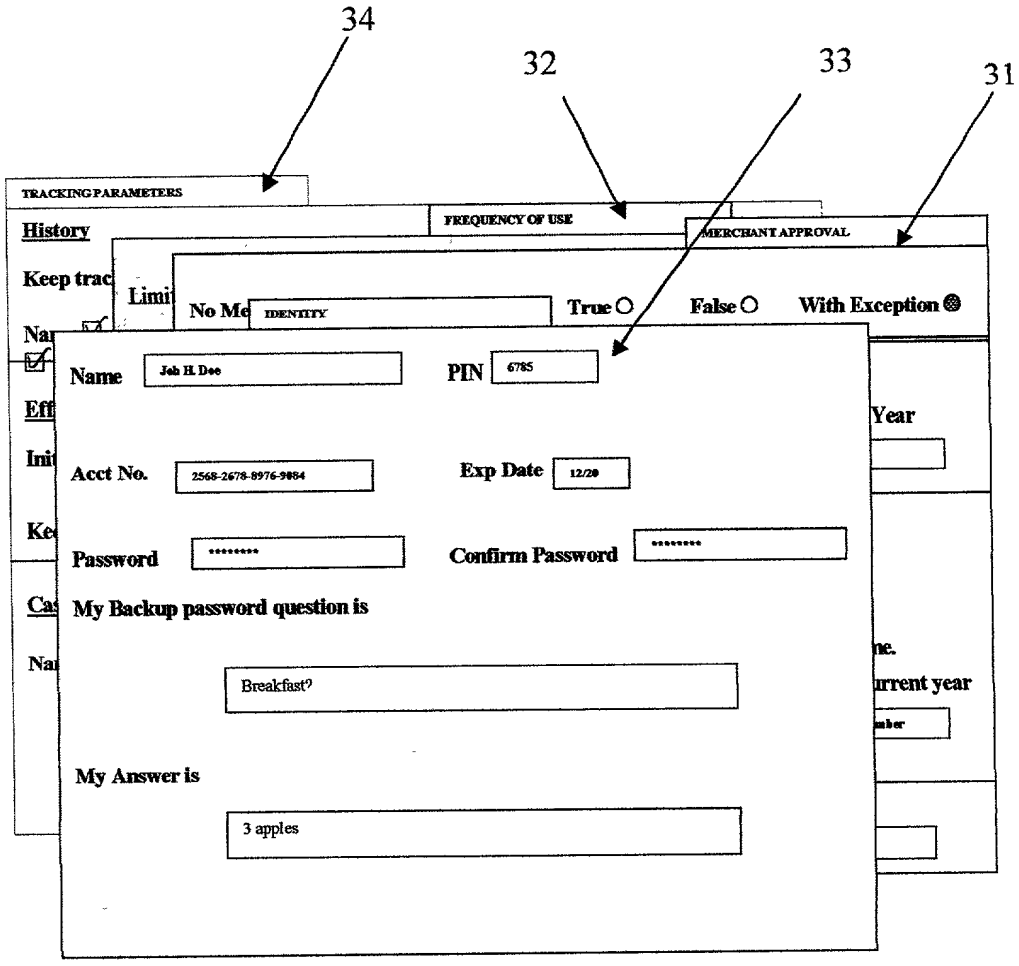
34
32
33
31
TRACKING PARAMETERS
FREQUENCY OF USE
MERCHANT APPROVAL
History
Keep trac
Limi
No Me
IDENTITY
True
False
With Exception
Name
Joh H Doe
PIN
6785
Year
Acct No.
2568-2678-8976-9884
Exp Date
12/20
Password
Confirm Password
My Backup password question is
Breakfast?
My Answer is
3 apples

FIG. 3c

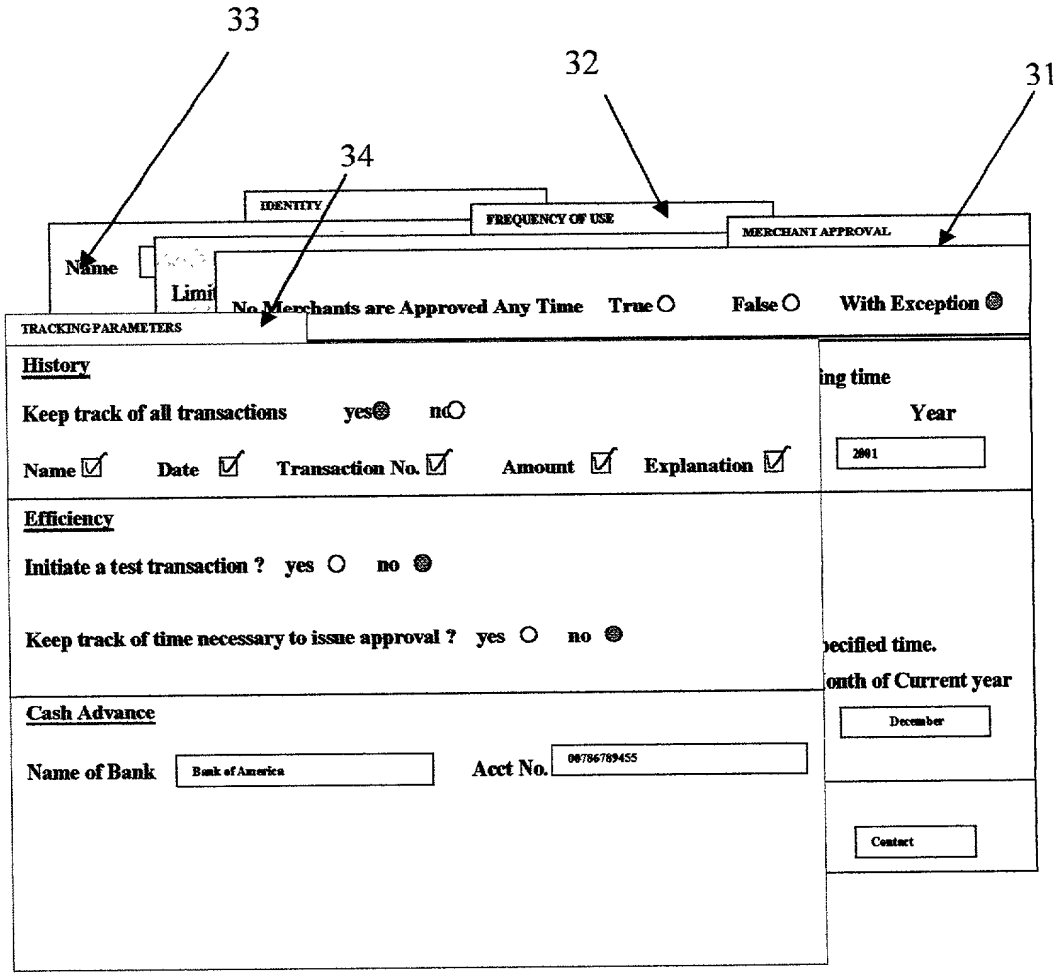
33
32
31
34
IDENTITY
FREQUENCY OF USE
MERCHANT APPROVAL
Name
Limi
No Merchants are Approved Any Time
True
False
With Exception
TRACKING PARAMETERS
History
Keep track of all transactions
yes
no
Name
Date
Transaction No.
Amount
Explanation
ing time
Year
2001
Efficiency
Initiate a test transaction ?
yes
no
Keep track of time necessary to issue approval ?
yes
no
ecified time.
onth of Current year
December
Cash Advance
Name of Bank
Bank of America
Acct No.
00786789455
Contact

FIG. 3d